

Table I.D.3.a(2009) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	26.4%	34.3%	36.4%	30.1%	25.4%	33.0%	27.5%
Industry group **								
Agric., fish., forest.	22.3%	.	.	.	.	.	28.0%	12.2%*
Mining and manufacturing	29.2%	15.9%*	33.1%	31.2%	34.3%	26.1%	28.2%	29.4%
Construction	34.2%	34.0%	31.4%	50.3%	16.7%*	32.8%	34.0%	34.4%
Utilities and transp.	31.4%	15.3%*	57.8%	27.4%	26.8%	33.1%	36.8%	30.9%
Wholesale trade	28.0%	24.1%	31.0%	27.5%	32.6%	23.1%	27.8%	28.0%
Fin. svcs. and real estate	30.3%	36.4%	43.7%	34.3%	26.8%	29.6%	40.2%	28.8%
Retail trade	36.4%	31.4%*	36.0%	49.6%	43.6%	29.2%	40.0%	34.9%
Professional services	23.8%	23.3%	38.3%	35.9%	27.9%	19.9%	36.1%	22.1%
Other services	34.3%	22.3%	28.2%	40.7%	33.8%	36.0%	26.0%	36.8%
Ownership								
For profit, incorporated	30.1%	25.7%	34.7%	38.6%	32.5%	26.4%	33.7%	29.0%
For profit, unincorporated	31.6%	34.2%	38.4%	32.6%	32.5%	30.2%	34.0%	31.0%
Nonprofit	21.5%	10.8%*	24.0%	26.5%	24.3%	19.8%	24.4%	21.3%
Age of firm								
Less than 5 years	37.7%	30.3%	25.7%	47.4%	52.9%	39.6%	35.9%	40.6%
5-9 years	34.8%	27.5%	51.7%	39.7%	31.5%	30.2%	40.0%	30.8%
10-19 years	33.1%	20.3%	37.1%	41.6%	37.1%	26.6%	31.4%	34.3%
20 or more years	27.2%	28.0%	31.0%	33.6%	28.9%	25.2%	31.9%	26.6%
Multi/single status								
2 or more locations	26.3%	38.9%*	32.1%	35.3%	28.9%	25.3%	39.5%	26.0%
1 location only	32.7%	26.4%	34.5%	36.7%	31.4%	29.8%	32.5%	32.9%
Percent full-time employees								
Less than 25%	36.1%	19.4%*	49.5%	42.8%	37.0%	36.4%	30.8%*	39.4%
25-49 %	29.9%	28.7%*	19.0%*	39.1%	28.5%	29.6%	26.0%	30.9%
50-74 %	27.0%	25.7%	41.8%	36.0%	34.7%	23.0%	32.0%	25.9%
75% or more	28.6%	26.6%	33.7%	36.3%	29.6%	25.6%	33.5%	27.5%
Union presence								
No union employees	32.3%	27.5%	35.7%	37.5%	33.5%	29.6%	34.2%	31.7%
Has union employees	18.6%	7.8%*	20.5%*	25.3%	15.1%*	18.7%	16.2%	18.8%
Unknown	29.7%	7.4%*	80.2%	50.4%	27.3%*	28.7%	58.5%	28.7%
Percent low wage employees								
50% or more low wage	34.4%	32.2%	38.1%	44.0%	35.9%	31.7%	35.5%	34.1%
Less than 50% low wage	27.8%	25.4%	34.0%	35.7%	29.3%	24.7%	32.8%	26.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2009) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	2.00%	2.90%	2.18%	1.83%	1.15%	1.52%	0.92%
Industry group **								
Agric., fish., forest.	6.07%	.	.	.	.	.	8.39%	3.96%*
Mining and manufacturing	1.71%	5.23%*	6.08%	2.42%	3.74%	3.15%	3.68%	2.30%
Construction	4.91%	5.13%	6.79%	5.42%	10.38%*	7.99%	4.27%	7.73%
Utilities and transp.	5.36%	10.08%*	12.36%	7.90%	6.87%	6.49%	10.43%	5.37%
Wholesale trade	2.36%	5.04%	8.29%	6.03%	4.52%	3.33%	2.72%	2.60%
Fin. svcs. and real estate	1.18%	7.71%	6.86%	8.36%	2.97%	1.55%	5.93%	1.09%
Retail trade	0.90%	9.61%*	5.65%	5.02%	3.26%	1.18%	2.44%	1.25%
Professional services	0.87%	3.40%	5.15%	2.26%	3.16%	1.15%	3.33%	1.06%
Other services	2.01%	5.83%	5.29%	5.21%	4.16%	2.23%	3.42%	2.66%
Ownership								
For profit, incorporated	0.59%	2.39%	3.54%	2.53%	2.46%	1.15%	1.77%	0.72%
For profit, unincorporated	2.30%	2.97%	7.00%	4.82%	3.65%	3.44%	3.26%	2.66%
Nonprofit	1.27%	4.71%*	6.31%	5.81%	3.07%	1.62%	4.78%	1.47%
Age of firm								
Less than 5 years	2.76%	4.51%	6.60%	7.74%	11.73%	9.94%	2.41%	6.93%
5-9 years	3.63%	6.91%	6.51%	4.85%	8.58%	5.42%	3.83%	4.20%
10-19 years	1.67%	3.46%	5.01%	4.32%	2.95%	2.69%	2.50%	2.05%
20 or more years	0.98%	5.14%	3.93%	1.99%	2.17%	1.22%	1.73%	1.04%
Multi/single status								
2 or more locations	1.08%	11.89%*	6.58%	4.43%	1.62%	1.16%	3.86%	1.07%
1 location only	1.46%	2.00%	3.14%	1.91%	2.94%	3.95%	1.61%	2.02%
Percent full-time employees								
Less than 25%	3.84%	9.58%*	14.12%	7.16%	7.18%	5.08%	9.35%*	3.68%
25-49 %	3.77%	10.44%*	10.17%*	7.72%	7.11%	3.03%	7.49%	2.94%
50-74 %	1.44%	5.16%	6.61%	5.48%	4.37%	1.05%	3.80%	1.36%
75% or more	0.89%	2.69%	3.32%	2.48%	1.91%	1.32%	1.70%	1.09%
Union presence								
No union employees	0.87%	2.05%	3.25%	2.61%	1.19%	1.47%	1.58%	0.98%
Has union employees	1.51%	2.59%*	7.42%*	3.42%	4.57%*	1.29%	3.23%	1.46%
Unknown	0.87%	2.34%*	20.84%	10.20%	9.56%*	1.26%	13.60%	0.98%
Percent low wage employees								
50% or more low wage	1.59%	8.34%	6.95%	3.36%	4.45%	1.83%	6.20%	2.38%
Less than 50% low wage	0.80%	2.22%	2.85%	2.39%	1.78%	1.23%	1.59%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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